Digital Payments Infrastructure for MFIs Training Course

Professional Development Training Course Outline

Category	Microfinance & Financial Inclusion	**Duration**	5 Days
Base Fee	$1,500 USD	**Delivery Mode**	Online / On-site Hybrid

Course Introduction

The rapid evolution of digital finance has transformed how Microfinance Institutions (MFIs) operate, deliver services, and expand financial inclusion. Digital payments infrastructure now plays a crucial role in enabling secure transactions, improving customer experience, strengthening operational efficiency, and driving sustainable growth. With emerging innovations such as mobile payments, digital wallets, API-based integrations, blockchain, and real-time settlement systems, MFIs must adapt to remain competitive, customer-centric, and regulatory-compliant in a dynamic financial ecosystem.

Digital Payments Infrastructure for MFIs Training Course equips participants with practical knowledge, skills, and tools to design, implement, and manage robust digital payments systems tailored to diverse microfinance environments. It integrates hands-on learning, real-case analysis, and future-ready digital strategies to support MFIs in scaling digital transformation, increasing outreach, reducing operational costs, and enhancing service delivery across different contexts.

Programme Curriculum

Digital Payments Infrastructure for MFIs Training Course

Introduction

The rapid evolution of digital finance has transformed how Microfinance Institutions (MFIs) operate, deliver services, and expand financial inclusion. Digital payments infrastructure now plays a crucial role in enabling secure transactions, improving customer experience, strengthening operational efficiency, and driving sustainable growth. With emerging innovations such as mobile payments, digital wallets, API-based integrations, blockchain, and real-time settlement systems, MFIs must adapt to remain competitive, customer-centric, and regulatory-compliant in a dynamic financial ecosystem.

Digital Payments Infrastructure for MFIs Training Course equips participants with practical knowledge, skills, and tools to design, implement, and manage robust digital payments systems tailored to diverse microfinance environments. It integrates hands-on learning, real-case analysis, and future-ready digital strategies to support MFIs in scaling digital transformation, increasing outreach, reducing operational costs, and enhancing service delivery across different contexts.

Course Objectives

- Understand the fundamentals of digital payments infrastructure and digital transformation in MFIs.
- Examine emerging trends in fintech integration and mobile payment ecosystems.
- Analyze secure digital transaction workflows and interoperability frameworks.
- Explore API integration, payment gateways, and digital platform architecture.
- Strengthen cybersecurity capacity and digital risk-management strategies.
- Assess regulatory and compliance requirements for digital payments.
- Evaluate customer-centric digital financial solutions for low-income populations.
- Identify opportunities for innovation in mobile money and agent banking.
- Understand data governance, digital identity, and authentication technologies.
- Examine operational efficiency gains from digitizing payment processes.
- Learn practical implementation models for digital payment systems in MFIs.
- Study emerging technologies such as blockchain, AI, and automation in payments.
- Apply insights from global case studies to build sustainable, scalable payment systems.

Organizational Benefits

- Strengthened digital transformation capabilities.
- Improved service delivery and operational efficiency.
- Enhanced customer engagement and financial inclusion.
- Reduced transaction processing costs.
- Increased transparency and regulatory compliance.
- Improved cybersecurity posture and risk mitigation.
- Streamlined digital workflows and integrations.
- Strengthened competitive advantage in digital finance.
- Improved staff capacity in digital systems management.
- Adoption of scalable and sustainable digital payment models.

Target Audiences

- Microfinance institution staff
- Digital finance managers
- Fintech specialists
- Banking and payments professionals
- ICT and digital transformation officers
- Financial regulators and policymakers
- Development finance practitioners
- Payment systems consultants

Course Duration: 5 days

Course Modules

Module 1: Introduction to Digital Payments Infrastructure

- Overview of digital financial ecosystems
- Role of MFIs in digital payment transformation
- Key components: platforms, networks, APIs
- Digital inclusion and customer adoption trends
- Global best practices
- Case Study: Digitizing payments in East African MFIs

Module 2: Payment Systems Architecture and Interoperability

- Core payment architecture design
- Integrating mobile money, banking, and fintech systems
- Interoperability models and standards
- Role of payment service providers
- Settlement and reconciliation workflows
- Case Study: Interoperability in the Indian microfinance sector

Module 3: Digital Platforms, APIs, and Payment Gateways

- API concepts and application in MFIs
- Payment gateway integration
- Digital platform development workflows
- Real-time transaction processing

- Enhancing data flow efficiency
- Case Study: API-enabled lending in Southeast Asia

Module 4: Cybersecurity and Digital Risk Management

- Digital threats in payment environments
- Risk mitigation tools and frameworks
- Fraud prevention and monitoring
- Encryption and digital identity protection
- Staff capacity-building on cybersecurity
- Case Study: Preventing fraud in West African mobile money systems

Module 5: Regulation, Compliance, and Digital Governance

- National digital payments policies
- Licensing and compliance requirements
- Consumer protection principles
- Data governance and privacy standards
- Role of central banks and regulators
- Case Study: Regulatory frameworks for digital finance in Latin America

Module 6: Mobile Money, Wallets, and Agent Networks

- Mobile money operations and workflows
- Digital wallets for MFIs
- Expanding outreach through agent networks
- Pricing models and operational sustainability
- Customer experience enhancement
- Case Study: Agent banking expansion in rural microfinance

Module 7: Data Analytics, AI, and Innovation in Digital Payments

- Importance of data-driven decision-making
- Predictive analytics for MFI operations
- AI-powered fraud detection
- Automation of digital workflows
- Leveraging big data for financial inclusion

- Case Study: AI-driven payment solutions in South Asia

Module 8: Implementing Digital Payments Infrastructure in MFIs

- Planning and implementation frameworks
- Technology partner selection
- Managing change and digital adoption
- Monitoring and evaluation of digital systems
- Sustainability and scaling models
- Case Study: Digital system rollout in a leading African MFI

Training Methodology

- Interactive presentations and guided discussions
- Practical demonstrations and hands-on exercises
- Case study analysis and group problem-solving
- Digital tools simulations and scenario-based learning
- Participant presentations and peer learning
- Action-planning and implementation coaching

Register as a group from 3 participants for a Discount

Send us an email: info@fineskilltrainingcenter.org or call *+254769199797*

Certification

Upon successful completion of this training, participants will be issued with a globally- recognized certificate.

Tailor-Made Course

We also offer tailor-made courses based on your needs.

Key Notes

a. The participant must be conversant with English.

b. Upon completion of training the participant will be issued with an Authorized Training Certificate

c. Course duration is flexible and the contents can be modified to fit any number of days.

d. The course fee includes facilitation training materials, 2 coffee breaks, buffet lunch and A Certificate upon successful completion of Training.

e. One-year post-training support Consultation and Coaching provided after the course.

f. Payment should be done at least a week before commence of the training, to Fineskill Training Center account, as indicated in the invoice so as to enable us prepare better for you.

Upcoming Scheduled Sessions

Start Date	End Date	Location	Price
23 Nov 2026	27 Nov 2026	Online	$1,000
23 Nov 2026	27 Nov 2026	Physical	$1,500
23 Nov 2026	27 Nov 2026	Physical	$3,000
23 Nov 2026	27 Nov 2026	Physical	$3,000
23 Nov 2026	27 Nov 2026	Physical	$6,000
23 Nov 2026	27 Nov 2026	Physical	$4,500
23 Nov 2026	27 Nov 2026	Physical	$6,000
23 Nov 2026	27 Nov 2026	Physical	$6,000

Ready to enroll or request a customized program? Book online or contact us:

Register Online Now

Email: info@fineskilltrainingcenter.com | Website: www.fineskilltrainingcenter.com